

recording customer identification information if it is determined that the first and second sets of biometric data are derived from the customer.

2. (As Filed) The method recited in claim 1 wherein the customer identification information comprises information derived from the extracted textual data.

3. (Amended) The method recited in claim 1 wherein the customer identification information comprises a name of the customer.

4. (As Filed) The method recited in claim 3 wherein the transactions comprise providing funds in exchange for a financial instrument identifying the name of the customer.

5. (As Filed) The method recited in claim 4 wherein the financial instrument is selected from the group consisting of a note, a draft, a check, and a promissory note.

6. (As Filed) The method recited in claim 1 wherein the transactions comprise a financial transaction.

7. (As Filed) The method recited in claim 1 wherein the transactions comprise a nonfinancial transaction.

8. (As Filed) The method recited in claim 1 wherein the customer identification information comprises a signature of the customer.

9. (As Filed) The method recited in claim 1 wherein the customer identification information is further derived from one of the first and second sets of biometric data.

10. (As Filed) The method recited in claim 1 wherein the first set of biometric data is derived from image data on the verification instrument.

11. (As Filed) The method recited in claim 1 wherein the first set of biometric data is derived from data encoded magnetically on the verification instrument.

12. (As Filed) The method recited in claim 1 wherein the first set of biometric data is derived from data encoded optically on the verification instrument.

13. (As Filed) The method recited in claim 1 wherein the first and second sets of biometric data are derived from facial features.

14. (As Filed) The method recited in claim 1 wherein the first and second sets of biometric data are derived from fingerprints.

15. (As Filed) The method recited in claim 1 wherein the first and second sets of biometric data are derived from voice features.

16. (As Filed) The method recited in claim 1 wherein the textual data are derived from data encoded magnetically on the verification instrument.

17. (As Filed) The method recited in claim 1 wherein the textual data are derived from data encoded optically on the verification instrument.

18. (As Filed) The method recited in claim 1 wherein extracting textual data regarding the customer from the verification instrument comprises:

extracting a database reference number from the verification instrument;

and

retrieving the textual data regarding the customer from a database with the database reference number.

19. (As Filed) The method recited in claim 18 further comprising prompting the customer to enter data for comparison with the retrieved textual data.

20. (As Filed) The method recited in claim 1 wherein the self-service device comprises a self-service kiosk.

21. (As Filed) The method recited in claim 1 wherein the self-service device comprises a personal computer.

22. (As Filed) The method recited in claim 1 wherein the self-service device comprises a personal digital assistant.

23. (Amended) A method for authorizing a customer to perform transactions with a self-service device, the method comprising:

extracting a first set of image data regarding the customer from a verification instrument;

extracting a second set of image data directly from at least one feature of the customer;

extracting textual data regarding the customer from the verification instrument;

automatically comparing the first and second sets of image data to determine whether the first and second sets of image data are derived from a single individual; and

recording customer identification information if it is determined that the first and second sets of image data are derived from the customer.

24. (As Filed) The method recited in claim 23 wherein the customer identification information comprises information derived from the extracted textual data.

25. (As Filed) The method recited in claim 23 wherein comparing the first and second sets of image data comprises having a human examine the first and second sets of image data.

26. (As Filed) The method recited in claim 23 wherein the customer identification information is further derived from one of the first and second sets of image data.

27. (As Filed) The method recited in claim 23 wherein the textual data are derived from data encoded magnetically on the verification instrument.

28. (As Filed) The method recited in claim 23 wherein the textual data are derived from data encoded optically on the verification instrument.

29. (As Filed) The method recited in claim 23 wherein the transactions comprise a financial transaction.

30. (As Filed) The method recited in claim 23 wherein the transactions comprise a nonfinancial transaction.

31. (As Filed) The method recited in claim 23 wherein extracting textual data regarding the customer from the verification instrument comprises:

extracting a database reference number from the verification instrument;

and

retrieving the textual data regarding the customer from a database with the database reference number.

32. (Amended) A method for executing a transaction with a customer, the method comprising:

- extracting a first set of biometric data directly from at least one feature of the customer;
- comparing the first set of biometric data with a stored set of biometric data, wherein the stored set of biometric data has previously been authenticated by automatic comparison between a set of biometric data extracted from a verification instrument and a second set of biometric data extracted directly from at least one feature of the customer; and
- thereafter, completing the transaction if it is determined that the first and stored sets of biometric data are derived from the customer.

33. (As Filed) The method recited in claim 32 wherein the transaction comprises a financial transaction.

34. (As Filed) The method recited in claim 33 further comprising:

- extracting textual data from a financial instrument presented by the customer as part of the financial transaction; and
- comparing the textual data with stored textual data, wherein the stored textual data was extracted from the verification instrument.

35. (As Filed) The method recited in claim 34 wherein the textual data comprises a signature of the customer.

36. (As Filed) The method recited in claim 34 wherein the textual data comprises a name of the customer.

37. (As Filed) The method recited in claim 32 wherein the set of biometric data extracted from the verification instrument is derived from image data on the verification instrument.

38. (As Filed) The method recited in claim 32 wherein the set of biometric data extracted from the verification instrument is derived from data encoded magnetically on the verification instrument.

39. (As Filed) The method recited in claim 32 wherein the set of biometric data extracted from the verification instrument is derived from data encoded optically on the verification instrument.

40. (Amended) A self-service transaction system comprising:  
a plurality of networked self-service devices, at least one of the self-service devices including:

a first identification device adapted to extract a first set of identification data directly from a customer; and

a second identification device adapted to extract a second set of identification data and textual data regarding the customer from a verification instrument;

a storage device in communication with the at least one of the self-service devices for storing customer identification information derived from the textual data; and

a comparator in communication with the at least one of the self-service devices, the comparator being configured to automatically compare the first and second sets of identification data to determine whether the first and second sets of identification data are derived from a single individual.

41. (Canceled).

42. (Amended) The system recited in claim 40 wherein the comparator is local to the at least one of the self-service devices.

43. (Amended) The system recited in claim 40 wherein the comparator is networked with the plurality of self-service devices.

44. (As Filed) The system recited in claim 40 wherein the first and second sets of identification data comprise biometric data.

45. (As Filed) The system recited in claim 40 wherein the first and second sets of identification data comprise image data.

46. (Amended) A self-service transaction system comprising:  
a plurality of networked self-service devices, at least one of the self-service devices including:

means for extracting a first set of identification data directly from a customer; and

means for extracting a second set of identification data and textual data regarding the customer from a verification instrument;

means for automatically comparing the first and second sets of identification data to determine whether the first and second sets of identification data are derived from a single individual; and

means for recording customer identification information derived from the textual data.

47. (As Filed) The system recited in claim 46 wherein the first and second sets of identification data comprise biometric data.